Assessor's Parcel: 1220-22-210-091

WHEN RECORDED MAIL TO:

Greater Nevada Credit Union c/o HELOC Department 451 Eagle Station Lane Carson City NV 89701

0667786 02/13/2006 11:12 AM Deputy: KLJ OFFICIAL RECORD Requested By:

GREATER NEVADA CREDIT UNION

Douglas County - NV Werner Christen - Recorder

Fee: Of. 1 PG- 3912 RPTT: BK-0206

17.00 0.00



FOR RECORDER'S USE ONLY

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

GREATER NEVADA CREDIT UNION, Formerly Known As NEVADA COMMUNITY FEDERAL CREDIT UNION AND NEVADA STATE EMPLOYEES FEDERAL CREDIT UNION, Is The Holder Of The Note Secured By Deed Of Trust Dated July 27, 2000. Execute Charles F. Gardner and Patricia J. Gardner, Husband and Wife as Joint Tenants, As NEVADA COMMUNITY FEDERAL CREDIT UNION, AND NEVADA STATE EMPLOYEES FEDERAL CREDIT UNION, As Beneficiary, Which Deed Of Trust Was Recorded In The Office Of The Recorder of Douglas County, State of Nevada, In Book 0800 at Page 0271, as Document No. 0496982. Wherein Greater Nevada Credit Union as Beneficiary Hereby substitutes themselves as the Trustee In Lieu Of the Above Named Trustee under Said Deed of Trust.

Greater Nevada Credit Union does accept the appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to the wishes of said Beneficiary and Holder, and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

Greater Nevada Credit Union,

Trustee

Marcus Wertz, Lending Department

State of Nevada County of Washoe

On January 27, 2006, personally appeared before me,

Marlene Moreno, A Notary Public

Marcus Wertz, known to me to be the person described herein and who acknowledged that she/he executed the above instrument.

Notary Public

MARLENE MORENO NOTARY PUBLIC STATE OF NEVADA Appt. Recorded in Lyon County My Appt. Expires August 11, 2007

No: 03-84688-12